

AIA CRITICAL PROTECT PLUS

LIVING KNOWS NO BOUNDS WITH TRIPLE-LAYER PROTECTION

Life is full of surprises, but your protection should be certain. With AIA Critical Protect Plus, you get comprehensive critical illness coverage and the peace of mind to stay financially supported through recovery, so you can keep pursuing the life you love.



*This material is for marketing purposes only. Please refer to the official policy contract and talk to your AIA Life Planner to know the exact specifications of your policy.



CRITICAL ILLNESS PROTECTION WITH UP TO 3X COVERAGE

AIA Critical Protect Plus is built to protect you through life's toughest health battles. It allows you to claim up to three times for different major critical illnesses providing cash support to help you recover and stay financially supported, even if life throws more than one challenge your way.

KEY BENEFITS



Triple Major Illness Protection

Claim up to 3x* for different major critical illnesses. The lump sum cash benefit gives you flexibility to support recovery and everyday living needs.

*Note: Each critical illness must fall under different illness groups and meet policy criteria. There must be at least one year between diagnoses, and three years cancer-free before a second cancer claim.



Death Benefit Coverage

Your beneficiary will receive 100% of your plan's coverage amount, less any early-stage claims and debt, if you pass away before making a major critical illness claim.

For cases where death happens after filing for a Major C.I. claim, a compassionate death benefit equal to 20% of the plan's face amount (or Php 1M, whichever is lower) will be provided.



Early-Stage Critical Illness Cover

Receive a one-time payout of 25% of coverage to give you early support while continuing daily life. (Up to Php 1M) for early-stage illness.

*Note: This is to be advanced from the major illness coverage.



Coverage for Life

Enjoy protection up to age 100, with flexible payment options of 10 years, 20 years, or pay-to-65.



Protection for your Policy

All your future premiums are waived in case you get diagnosed with a covered major critical illness so you can focus on recovery without worrying about keeping your policy active.

Issue Age	Pay-Period
0 - 65	10-Pay
0 - 55	20-Pay
0 - 40	Pay-To-Age 65 (Insured)

UNIQUE FEATURES:

Enhance Your Coverage with Added Protection:

Customize your plan with optional riders that provide extra financial support for specific conditions and situations, helping you stay supported through recovery and everyday life.



Emerging Conditions Benefit

Up to 10% of your coverage amount or Php 500,000 (whichever is lower) for health risks like benign tumor requiring surgery, thyroid disorders, and other age-related illnesses, providing early financial support when health concerns arise.

Coverage is available until age 85.



Gender-Specific Cancer Benefit

Additional payout of up to 25% of your coverage amount for cancers that specifically affect men or women, giving added financial support during targeted recovery needs.

Coverage is available until age 100.



Critical Care Assist

Financial support of up to 10% of your coverage amount or Php 500,000 (whichever is lower) if confined in the ICU for at least 5 consecutive days, helping ease financial pressure when recovery requires time away from work or daily routines.

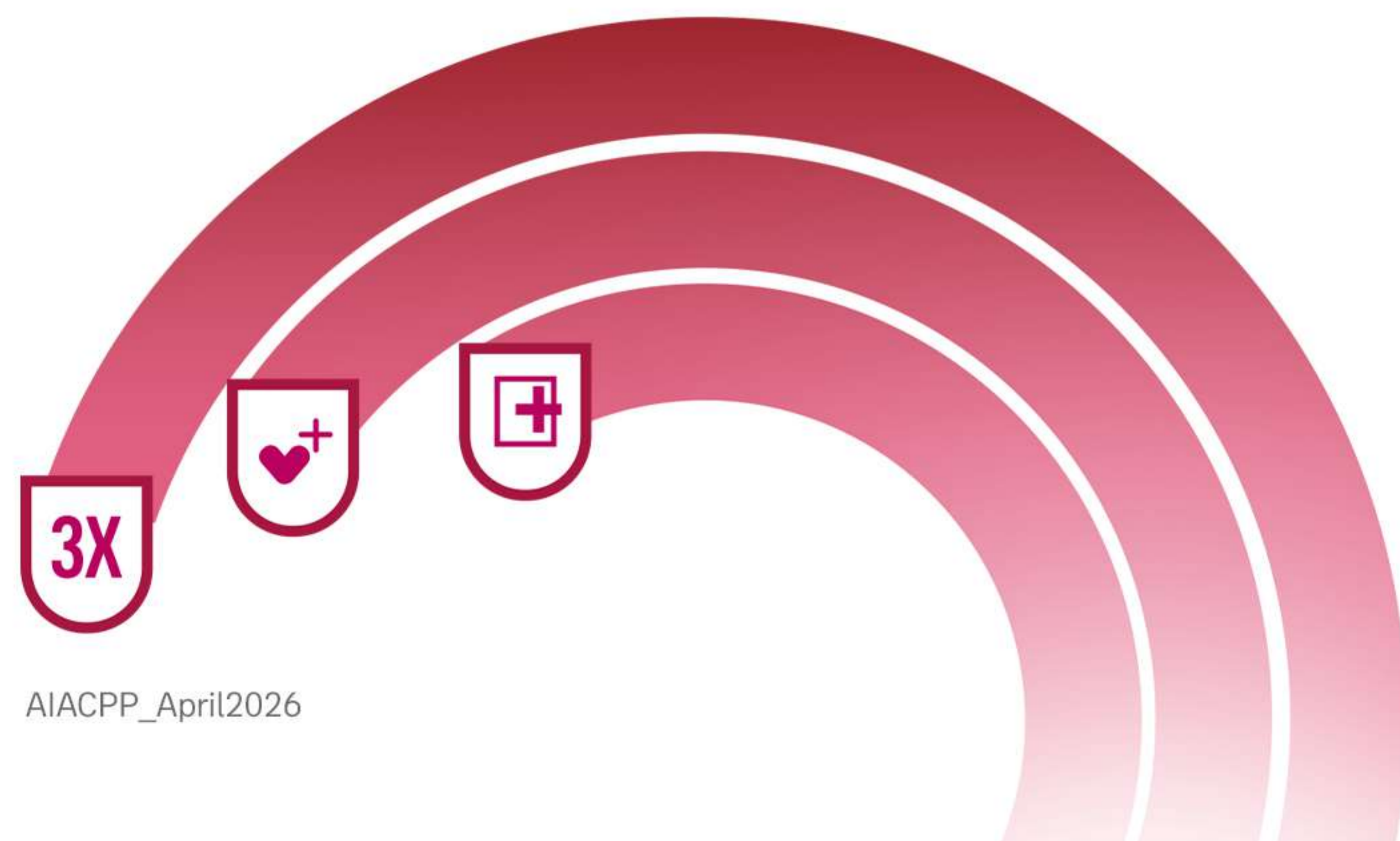
Coverage is available until age 85.



Payor's Benefit on Death and Disability (PBDD)

If the policy owner passes away or becomes totally and permanently disabled, all future premiums are waived to keep the coverage active, helping ensure continued protection for loved ones without added financial burden.

Coverage applies until the insured reaches age 25 or the owner reaches age 60, whichever comes first.



Full list of covered conditions available in the website

YOUR PLAN WORKS HARDER WHEN YOU DO

AIA Critical Protect Plus comes with access to **AIA Vitality** — the only science-backed wellness program in the Philippines that rewards you for living well.

AIA Vitality

Most plans protect you when things go wrong. AIA Vitality helps make sure they go right. It's a total wellness program designed to keep you healthier, more informed, and more motivated — every single day.



KNOW YOUR HEALTH

Start by understanding where you stand. Complete health assessments, track your vitals, and earn points just for knowing your numbers.

IMPROVE YOUR HEALTH

Move more, sleep better, stay active. Every healthy choice — from daily steps to gym visits — earns you points and raises your status.

ENJOY THE REWARDS

Your healthy habits translate into real insurance benefits. Earn up to 50% additional coverage for your chosen riders — just by taking care of yourself.

Because the best kind of protection is one that grows with you.

UNDERSTANDING YOUR COVERAGE

AIA Critical Protect Plus covers a variety of critical illnesses

With the ability to claim up to 3 times, your plan stays with you even if one health challenge follows another — giving you strength and security when you need it most.

Here's the full list variety of critical illnesses covered by this plan:



Cancer

1. Cancer



Organ Failure & Related Conditions

- | | |
|--|---|
| 2. Aplastic Anemia | 11. Resection of the whole small intestine (Duodenum, Jejunum, and Ilinium) |
| 3. Chronic Recurrent Pancreatitis | 12. Severe Crohn's Disease |
| 4. End Stage Lung Disease | 13. Severe Rheumatoid Arthritis |
| 5. Fulminant Viral Hepatitis | 14. Severe Ulcerative Colitis |
| 6. Kidney Failure | 15. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis |
| 7. Liver Cirrhosis | 16. Total and Permanent Disability* |
| 8. Loss of independent Existence** | 17. Vital Organ Transplant |
| 9. Medullary Cystic Disease | |
| 10. Progressive / Systemic Scleroderma | |



Heart & Circulatory Conditions

- | | |
|------------------------------------|---|
| 18. Cardiomyopathy | 23. Heart Valve Replacement |
| 19. Coronary Artery Bypass Surgery | 24. Primary Pulmonary Arterial Hypertension |
| 20. Dissecting Aortic Aneurysm | 25. Seve Infective Endocarditis |
| 21. Eisenmenger's Syndrome | 26. Surgery to Aorta |
| 22. Heart Attack | |



Nervous System Disorders

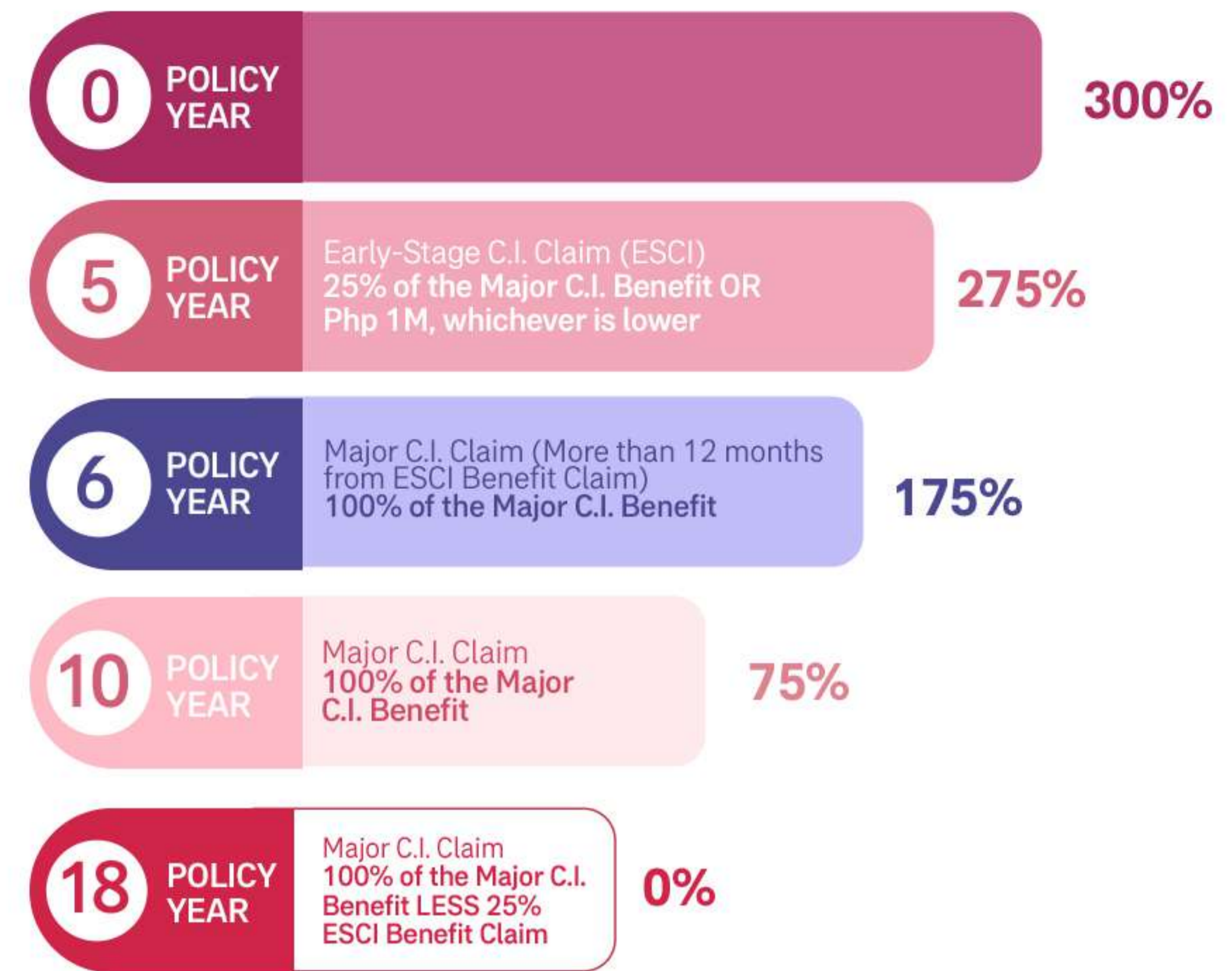
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| 27. Alzheimer's Disease** | 39. Multiple Sclerosis |
| 28. Amyotrophic Lateral Sclerosis | 40. Muscular Dystrophy |
| 29. Apallic Syndrome *** | 41. Myasthenia Gravis |
| 30. Bacterial Meningitis | 42. Paralysis |
| 31. Benign Brain Tumor | 43. Parkinson's Disease** |
| 32. Brain Damage | 44. Poliomyelitis |
| 33. Brain Surgery | 45. Progressive Bulbar Palsy |
| 34. Coma | 46. Progressive Muscular Atrophy |
| 35. Encephalitis | 47. Progressive Supranuclear Palsy |
| 36. Major Head Trauma | 48. Severe Creutzfeldt-Jakob Disease |
| 37. Meningeal Tuberculosis | 49. Surgery for Idiopathic Scoliosis |
| 38. Motor Neuron Disease | 50. Stroke |



Other Serious Illnesses

- | | |
|---|--|
| 51. AIDS / HIV due to Blood Transfusion | 57. Loss of Limbs |
| 52. Amputation of Both Feet due to Complication from Diabetes | 58. Loss of Sight |
| 53. Chronic Adrenal Insufficiency (Addison's Disease) | 59. Loss of Speech |
| 54. Ebola | 60. Major Burns |
| 55. Elephantiasis | 61. Necrotizing Fasciitis |
| 56. Loss of Hearing | 62. Occupationally Acquired AIDS / HIV |
| | 63. Terminal Illness |

HOW DOES THE 3X CRITICAL ILLNESS CLAIM WORK?

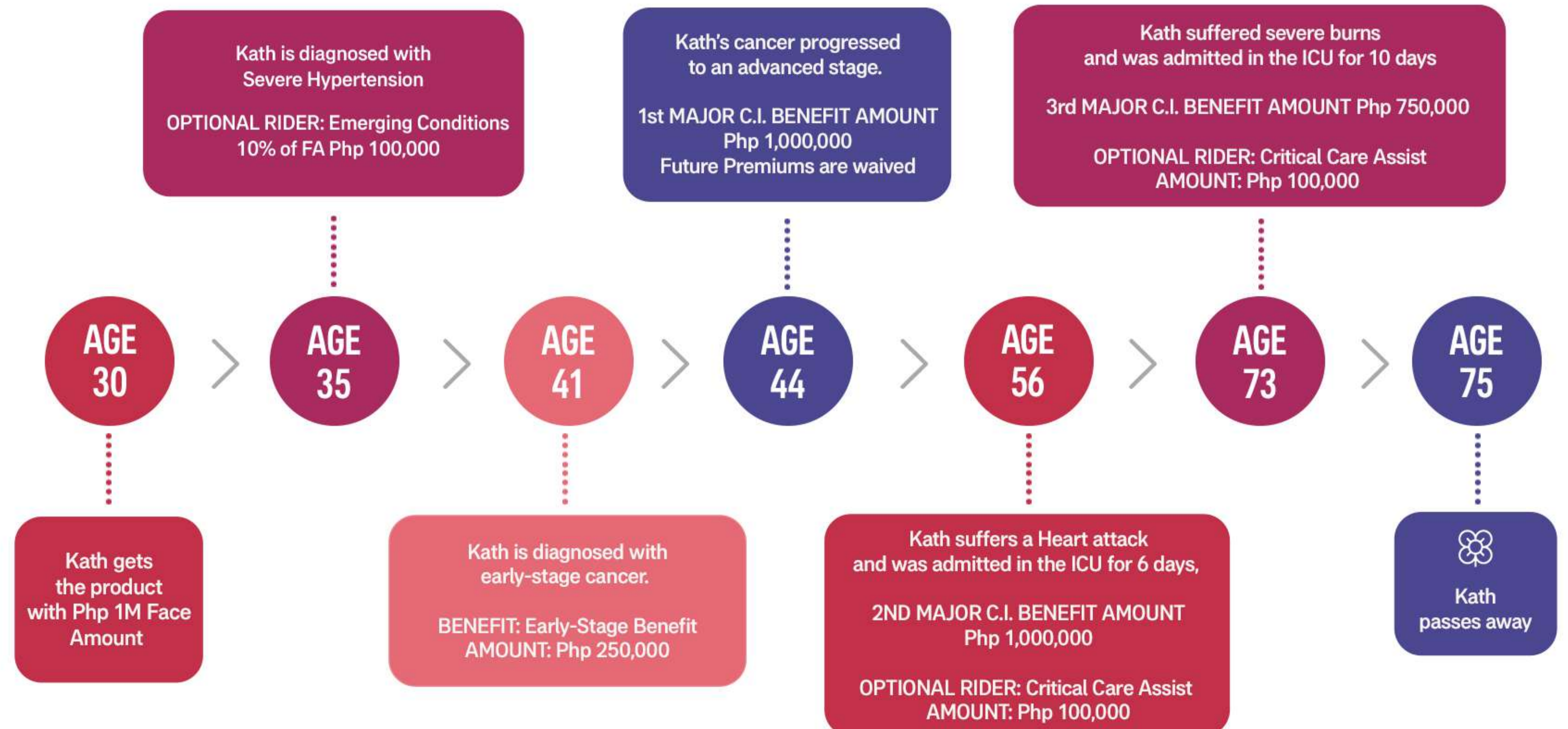


SAMPLE CUSTOMER SCENARIO:

Meet Kath: A Journey of Resilience and Protection

At the age of 30, Kath was a thriving professional who ensures she always lives life to the fullest. With her future ahead of her, she made a wise decision to secure herself financially against unexpected health emergencies so she could stay supported even if illness affected her ability to work or daily life.

Kath's journey with her insurance policy would span decades, standing-by-her side through life's most difficult moments.



IMPORTANT DETAILS & DISCLAIMERS

- This marketing material is intended for informational purposes only and may contain general product descriptions, sample scenarios, or illustrative benefits. In the event of any discrepancies, omissions, or inconsistencies between this material and the actual policy provisions, the official policy contract shall prevail as the definitive source of information regarding the customer's coverage, benefits, and entitlements.
- Claims for multiple critical illnesses must be from different illness groups, with at least 1 year between diagnoses (and 3 years cancer-free before a second cancer claim).
- Upon receiving your policy, you have a 15-day Free-Look Period: if the plan is not suitable, return it within this period for a full refund of premiums paid.

ABOUT AIA PHILIPPINES

AIA Philippines (AIA Philippines Life and General Insurance Company Inc.) formerly AIA Philam Life (The Philippine American Life and General Insurance Company), is the country's premier life insurance company. Originally established on 21 June 1947 and became popularly known as Philam Life, AIA Philippines has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

AIA Philippines has PHP 257.76 billion in total assets and PHP 57.35 billion in net worth as of 31 December 2024 while serving nearly 1.2 million individual policyholders and nearly 800,000 insured group members. AIA Philippines understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance through its subsidiary, BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation).

Based on the unaudited reports submitted to the Insurance Commission as of 31 December 2024, the combined total premium income of AIA Philippines and BPI AIA was at PHP 29.77 billion. AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. AIA PH and BPI AIA are regulated by the Insurance Commission.

ABOUT AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR(1), Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR(2), and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$328 billion as of 30 June 2025.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 43 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock codes "1299" for HKD counter and "81299" for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

(1) Hong Kong SAR refers to the Hong Kong Special Administrative Region.

(2) Macau SAR refers to the Macau Special Administrative Region

***This material is for illustration purposes only.**

Actual terms and conditions are found in the policy contract.

Valid for distribution in the Philippines only.

In case of conflict with this material, the terms and conditions of the policy contract shall prevail.

Let's continue the conversation.

 Call (02) 8528-2000  [aia.com.ph](https://www.aia.com.ph)  |  AIAPhilippines

AIA CRITICAL PROTECT PLUS



For full terms and conditions, please refer to your policy contract

[Talk to an AIA Life Planner today](#)

SEE PLAN BENEFITS



bit.ly/AIACriticalProtectPlus